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Local Form 4A

December 2017

IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF NORTH CAROLINA CHARLOTTE DIVISION

| In re: Vickie Faye Spencer | |) | Case No. 18-31263 |
|-------------------------------|-----------|---|-------------------|
| | |) | Chapter 13 |
| TIN: XXX-XX-1281 | |) | |
| | Debtor(s) |) | |

AMENDMENT TO CHAPTER 13 PLAN AND NOTICE OF OPPORTUNITY FOR HEARING ON CONFIRMATION OF THE PLAN FOR CASES FILED ON OR AFTER DECEMBER 1, 2017

Check if applicable to this plan amendment:

| 1.1 | A limit on the amount of a secured claim that may result in a partial payment or no payment at all to the secured creditor (Part 3.2) | ☐ Included | ⊠ Not Included |
|-----|---|------------|----------------|
| 1.2 | Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest (Part 3.4) | □ Included | ⊠ Not Included |
| 1.3 | Request for termination of the 11 U.S.C. § 362 stay as to surrendered collateral (Part 3.5) | □ Included | |
| 1.4 | Request for assumption of executory contracts and/or unexpired leases (Part 6) | | |
| 1.5 | Nonstandard provisions | ☐ Included | Not Included |

The Chapter 13 Plan, including certain motions and other provisions, is hereby amended as follows:

2.1 Debtor will make regular payments to the Chapter 13 Trustee as follows: \$450.00 per month for 60 months

5.1 Nonpriority unsecured claims not separately classified.

The funds remaining after disbursements have been made to all other creditors provided for in this Plan, for an Estimated payout of 1%. (This is a base plan.)

TAKE NOTICE: Your rights may be affected. You should read this amendment to the Chapter 13 Plan carefully and discuss them with your attorney, if you have one, in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

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If you do not want the Court to confirm the Debtor's proposed Plan as amended, or if you want the Court to consider your views on these matters, then you and/or your attorney must file a written objection to confirmation and request for hearing on confirmation at one of the following addresses:

Cases filed in the Charlotte or Shelby Divisions:

Physical & Mailing Address: Clerk, U.S. Bankruptcy Court, 401 West Trade Street, Room 111, Charlotte, N.C. 28202

Cases filed in the Statesville Division:

Physical Address: Clerk, U.S. Bankruptcy Court, 200 West Broad Street, Room 301, Statesville, N.C. 28677 Mailing Address: Clerk, U.S. Bankruptcy Court, 401 West Trade Street, Room 111, Charlotte, N.C. 28202

Cases filed in the Asheville or Bryson City Divisions:

Physical & Mailing Address: Clerk, U.S. Bankruptcy Court, 100 Otis Street, Room 112, Asheville, N.C. 28801-2611

Your objection to confirmation and request for hearing must include the specific reasons for your objection and must be filed with the Court no later than 21 days following the conclusion of the § 341 meeting of creditors, or within 21 days of service of the amendment, whichever is later. If you mail your objection to confirmation to the Court for filing, you must mail it early enough so that the Court will receive it on or before the deadline stated above. You must also serve a copy of your objection to confirmation on the Debtor at the address listed in the notice of the meeting of creditors. The Debtor's attorney and the Chapter 13 Trustee will be served electronically. If any objections to confirmation are filed with the Court, the objecting party will provide written notice of the date, time, and location of the hearing. No hearing will be held unless an objection to confirmation is filed.

If you or your attorney do not take these steps, the Court may decide that you do not oppose the proposed plan of the Debtor as amended and may enter an order confirming the amended plan and granting the motions. Any creditor's failure to object to confirmation of the proposed plan as amended shall constitute the creditor's acceptance of the treatment of its claim as proposed pursuant to 11 U.S.C. § 1325(a)(5)(A).

I declare under penalty of perjury that the information provided in this Amendment to Chapter 13 Plan is true and correct as to all matters set forth herein.

| Dated/0 - 2 -/8 | Debtor's Signature Spencer |
|--|--|
| Dated | Debtor's Signature |
| I hereby certify that I have reviewed this o | document with the Debtor and that the Debtor has received a copy of this document. Authorized To signature Authorized T |

[Attach Certificate of Service if Served on Creditor(s)]

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UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF NORTH CAROLINA CHARLOTTE DIVISION

| In re: |) | Case No. 18-31263 |
|---------------|-----------|------------------------|
| Vickie Faye S | Spencer) | |
| |) | Chapter 13 |
| | Debtor(s) | |
| |) | CERTIFICATE OF SERVICE |
| |) | |

The undersigned certifies that on the 31st day of July, 2018, he caused a copy of the: MOTION TO EXTEND AUTOMATIC STAY and NOTICE OF OPPORTUNITY FOR HEARING, to be served for delivery the US Postal Service, via First Class US Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing matrix exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein. He caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.com, an Approved Bankruptcy Notice Provider authorized by the US Court's Administrative Office, pursuant to Fed.R.Bankr.P. 9001(9) and 2002(g)(4).

U.S. Bankruptcy Court 401 W. Trade Street Charlotte, NC 28202 Served Electronically

All Parties on Mailing Matrix

Bankruptcy Administrator Western District of NC 402 W. Trade Street, Ste. 200 Charlotte, NC 28202 Served Electronically

Warren L. Tadlock Standing Trustee Served Electronically

By:

Geoffrey A. Planer Attorney for Debtor

N.C. State Bar No.: 6338

grey a Hann

P.O. Box 1596

216 S. Marietta Street

Gastonia, NC 28053-1596

(704) 864-0235

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Label Matrix for local noticing 0419-3 Case 18-31263 Charlotte

Albertelli Law Partners NC, PA 205 Regncy Ex Pk Dr Ste 100 Charlotte, NC 28217-2966 Western District of North Carolina

Anthem Blue Cross Blue Shield of NC PO Box 660350 Dallas, TX 75266-0350

Tue Oct 2 12:14:07 EDT 2018 Arnold Whisnant 422 Becky Ave Gastonia, NC 28052-6701

Caromont Healt PO Box 743553 Atlanta, GA 30374-3553

Caromont Medical Grou PO Box 550970 Gastonia, NC 28055-0970

Gaston Co. Tax Collector PO Box 1578 Gastonia, NC 28053-1578

Gaston Medical Specialty Clini 1021 X Ray Dr Gastonia, NC 28054-7489

Internal Revenue Service P.O. Box 7317 Philadelphia, PA 19101-7317

Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346

Linda Crook 207 Wilson Rd Gastonia, NC 28056-8549

Mary Bradley 4205 Dawnwood Dr Gastonia, NC 28056-7008

Mr. Cooper 8950 Cypress Waters Blvd Coppell, TX 75019-4620

NC Dept. of Revenue PO Box 1168 Raleigh, NC 27602-1168

Nationstar Mortgage, LLC d/b/a Mr.Cooper Bankruptcy Department PO Box 619096 Dallas, Texas 75261-9096

North Carolina Department of Revenue Bankruptcy Unit P.O. Box 1168 Raleigh, NC 27602-1168

PMAB, LLC PO Box 12150 Charlotte, NC 28220-2150

Geoffrey A. Planer P.O. Box 1596 Gastonia, NC 28053-1596

Vickie Fave Spencer 103 Frances Ct Gastonia, NC 28056-8512

Michael L. Spicer Albertelli Law 205 Regency Executive Park Drive Suite 100 Charlotte, NC 28217-2966

Synchrony Bank c/o PRA Receivables Management, LLC POB 41021 Norfolk, VA 23541-1021

Warren L. Tadlock 5970 Fairview Road, Suite 650 Charlotte, NC 28210-2100

US Attorney's Office 227 W Trade St Ste 1650 Charlotte, NC 28202-1698

US Bankruptcy Administrator 402 W Trade St Ste 200 Charlotte, NC 28202-1673

United States Attorney 227 West Trade Street Carillon Bldg, Suite 1700 Charlotte, NC 28202-1675

Warren L. Tadlock Standing Trustee 5970 Fairview Rd Ste 650 Charlotte, NC 28210-2100 Case 18-31263 Doc 11 Filed 10/02/18 Entered 10/02/18 12:24:49 Desc Main Document Page 5 of 5

(u) Nationstar Mortgage LLC d/b/a Mr. Cooper

(d)Synchrony Bank c/o PRA Receivables Management, LLC PO Box 41021 Norfolk, VA 23541-1021

End of Label Matrix
Mailable recipients 25
Bypassed recipients 2
Total 27